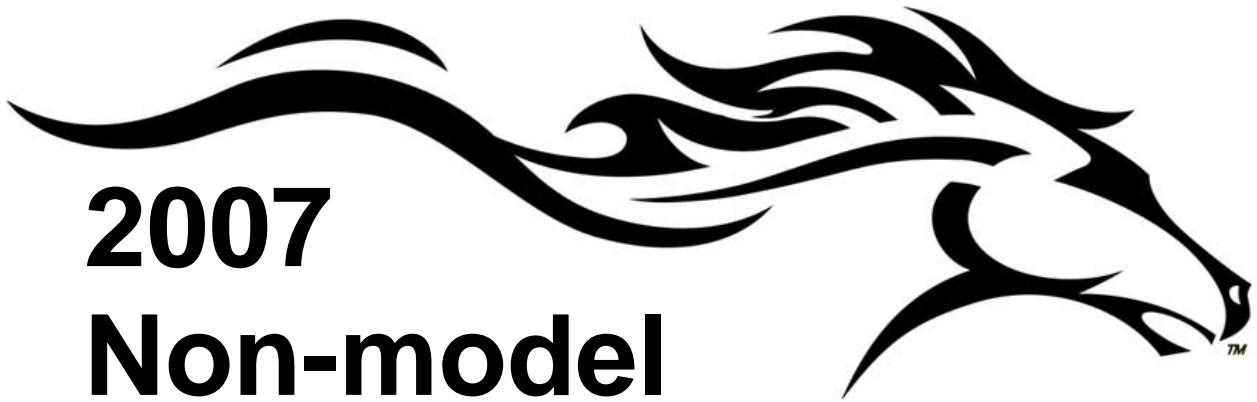

KENTUCKY AGRICULTURAL DEVELOPMENT FUND

Cultivating Rural Prosperity



2007

Non-model

Project Application

*Application for all projects not fitting into the
county model cost-share program guidelines.*

Preface

The **Kentucky Agricultural Development Board (ADB)** will invest money from the Kentucky Agricultural Development Fund in innovative proposals that increase net farm income and affect tobacco farmers, tobacco-impacted communities and agriculture across the state through stimulating markets for Kentucky agricultural products, finding new ways to add value to Kentucky agricultural products, and exploring new opportunities for Kentucky farms and farm products.

Each applicant seeking funding from the Kentucky Agricultural Development Fund (Phase I) must submit an application. This application packet provides the forms, instructions and other information to be used in applying for Agricultural Development Funds. Forms & instructions may also be found on our website at <http://agpolicy.ky.gov/>.

The requirements for the content of Agricultural Development Fund applications are contained in this packet. Careful adherence to guideline requirements facilitates the processing and review of proposals. Therefore, the **ADB encourages all applicants to carefully read the application guidelines.**

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Please note: All applications expire after 12-months, from the date stamped received in our office. If additional information is requested of an applicant and it is not received within that 12-month timeframe, then the application expires and the applicant must reapply.

The Agricultural Development Board and County Agricultural Development Councils reserve the right to require revisions or clarifications of submitted proposals.

Instructions for Submission

Proposals for state and county funds are required to use the attached application forms. The application forms and instructions may be reproduced and distributed. Reproductions must be clear and made on 8 ½ x 11-inch paper. **Electronic and faxed submissions are not allowed.**

Applications for county funds should be made directly to the appropriate county council(s). Completed applications will be prioritized by the county council according to the County Comprehensive Plan and forwarded to the state Agricultural Development Board for a final funding decision. Some applicants may be requested by their county council to make a formal project presentation to the council.

Applications for state funds should be made directly to the Agricultural Development Board's (ADB) office. Each application will be evaluated for completeness. **Incomplete applications will not be processed.** The ADB will evaluate proposals according to the "Guiding Principles for Board Investment" and with consideration to *Kentucky's Long-term Plan for Agricultural Development*. Some applicants may be requested to provide additional information and supporting documentation.

Applications for a combination of county and state funds should be made to the respective county council(s) first, in accordance with the aforementioned procedure. The request for state funds should then be submitted with the county council's recommendation(s) to the state board. Review of this type of proposal may require a longer review process, due to the need for both county council(s) and state board input to act on such proposals.

Submissions from county councils and submissions for state funds should be sent to the following address:

Kentucky Agricultural Development Board
Project Application
Governor's Office of Agricultural Policy
404 Ann Street
Frankfort, KY 40601

Proposals submitted to the ADB office must include the original application and 19 copies, including supporting documents and prioritization form. Applicants not submitting appropriate number of copies may be charged for copies made.

Proposals submitted to the Agricultural Development Board (ADB) will be considered by the ADB on a monthly basis. Proposals received in the ADB office by the 1st Friday of the month will be referred at the next Board meeting for review the following month.

*Questions regarding the proposal process should be directed to the Governor's Office of Agricultural Policy
(502) 564-4627 or govkyagpolicy@ky.gov.*

Date Submitted by CC:

Kentucky Agricultural Development Fund

Date Received by Board:

Application No.: (ADB use only)

Proposal Cover Page

1. TITLE OF PROPOSED PROJECT:			
2 a. LEGAL NAME OF THE ENTITY TO WHICH THE AWARD SHOULD BE MADE:		3 a. NAME AND TITLE OF AUTHORIZED REPRESENTATIVE (AR)*:	
2 b. Address (Where Check to Be Mailed):		3 b. Telephone No.:	3 c. Fax No.:
		3 d. E-mail Address:	
		3 e. ADDRESS OF AR (legal agreement will be mailed here):	
4 a. TYPE OF ORGANIZATION: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> S-Corp <input type="checkbox"/> Government <input type="checkbox"/> Cooperative <input type="checkbox"/> LLC <input type="checkbox"/> C-Corp		4 b. Is the entity in item 2 registered with the Secretary of State's Office? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>If no, is it a sole proprietorship?</i> <input type="checkbox"/> Yes <input type="checkbox"/> No	4 c. TAX ID #:
5. PROGRAM TO WHICH YOU ARE APPLYING: <input type="checkbox"/> Model Program (Specify): _____ <input type="checkbox"/> Model Menu Approach <input type="checkbox"/> Other (Non-model) <input type="checkbox"/> KCADE		6. PROPOSED START DATE: _____	7. PROPOSED ENDING DATE: _____
8. TYPE OF REQUEST (Check all that apply): <input type="checkbox"/> New <input type="checkbox"/> County Model Amendment		9 a. COUNTY FUNDS REQUESTED: \$ _____	
10. Have you received any ADF funding? State: _____ County: _____		9 b. COUNTY: _____	
		9 c. STATE FUNDS REQUESTED: \$ _____	
11. What percent of the total project costs are you requesting?		9 d. TOTAL REQUESTED: \$ _____	
12 a. PROJECT CONTACT (If different from AR in item 3.):		12 b. Contact Phone:	12 c. Contact Fax:
			12 d. Contact E-mail:
13. PROJECT SUMMARY (Describe how the funds will be used. If Menu Approach, then please list all Model Programs to be included)			
<p>By affixing a signature to this application, the applicant(s) certifies that he/she has read and understands the guidelines governing funds and agrees to all conditions set forth therein; and that all information contained in this application package is true to the best of the applicant's knowledge, information, and belief. The applicant(s) also authorizes the Agricultural Development Board and any of its representatives to make all necessary investigations of financial, credit, and other records through credit agencies and authorize the release of any and all information, which may be relevant to making a decision on this application, whether such information is record or not. The Agricultural Development Board reserves the right to modify or terminate any subsequent agreements with applicant, if at a future date it becomes aware of material misrepresentation(s) contained in this application.</p>			
Signature of Authorized Representative (From box #3 a.):		Date Signed:	

Instructions: Proposal Cover Page

The Proposal Cover Page is for both county model program proposals, as well as all other proposals. Fill out all numbered boxes, sign and attach this form to the front of your proposal. Numbers below correspond to box numbers.

1. Provide a title of the proposal that clearly defines the proposal (e.g. X County Forage Program, Expansion of Simon & Simon Widget Manufacturing).
- 2 a. Provide the legal name of the organization/business/individual that will administer the funds. Checks for disbursement of funds will be made out to this entity. This entity will also be responsible for reporting, evaluations, distribution of 1099s, if applicable, and other duties related to the legal agreement.
- 2 b. Provide the address where the check for this application is to be mailed, if approved.
- 3 a. Provide name and title of individual with authority to sign contracts. Attach a copy of the meeting minutes denoting the person listed here is authorized to sign agreements. These minutes must have been approved at a meeting within the last 12-months of the application.
- 3 b. Provide contact information for individual listed in item 3a.
- 3 c. Address for individual listed in item 3a, if different than 2b (the legal agreement will be sent to this address).
- 4 a & b. Check appropriate boxes as they relate to entity in item 2a. Contact the Secretary of State's office [(502) 564-2848] to find out how your organization/business is registered to do business in the Commonwealth. This information can also be obtained at the Secretary of State's web site:
<http://www.sos.ky.gov/>
- 4 c. Provide tax identification number for the entity listed in item 2. This is a nine-digit number. If sole proprietorship, this may be your social security number.
5. Check the appropriate box. If this is for a county model program, list the appropriate model program. **One** program per cover page. Guidelines for the county model programs are available at <http://agpolicy.ky.gov/funds/>. If this is for a unique project that does not fit into any of the county model programs, check 'other.'
6. Anticipated starting date.
7. Anticipated ending date, as it relates to this funding request.
8. Check appropriate box. If this is a request for additional funds (amendment) within the term of the current legal agreement for a county model program, then include your Agricultural Development Fund application number at the top of the page (located on your agreement letter).

9. Fill out each letter as applicable. Line d. should be the sum of lines a. & c.

10. Indicate amount of funding you have received from county and state Agricultural Development Funds. This includes amount received from model programs listed in item 8.

11. This amount should be equal to or less than 50% of the total project budget.

12 a - c. The project contact is the person to whom questions about the application will be directed. If this is the authorized representative (AR), leave blank; otherwise, fill in the appropriate information.

13. Provide a brief summary of your proposal. Specifically how the requested funds will be used. If this is a model program request for additional funds, then include a statement explaining why additional funds are needed for the current program term. If this is a menu approach, then list each of the programs to be offered in this menu approach.

Make sure the Authorized Representative (AR) signs and dates the cover page.

Release of Information

The overall mission of this office is to help the agriculture community diversify their agricultural operations and increase net farm income.

The principle means of accomplishing this task is the implementation of Board policy relating to the Agricultural Development Fund via the application process pursuant to KRS Chapter 248. As a result, the applications that do not satisfy policy requirements are denied. Similarly, some applications are not in a shape where the Board can make an informed decision as to whether said application is viable and/or satisfies Board policy. In those circumstances, our staff will try to work with the applicant to get the application in a form that can be submitted for a decision by the Board.

In other circumstances, it may be beneficial for staff to consult and share information with other relevant entities to provide further assistance to the applicant. These entities include but are not limited to the Kentucky Department of Agriculture, the Kentucky Center for Cooperative Development or the Kentucky Horticulture Council. The "sharing" of information would include the release of any general information contained in your application. General information means information that is not deemed "proprietary" or "confidential."

Thus, by signing below, you as the applicant hereby authorize the release of any and all general information that is included or made a part of your application by the Governor's Office of Agricultural Policy to any relevant entity for the purposes of assistance with the Kentucky Agricultural Board's application process.

(Individual)

I, _____, have read the paragraph regarding the "release of information" and understand the information contained therein. I hereby consent to allow the Governor's Office of Agricultural Policy to release said information described above to the entities described above and for the purpose(s) described above.

Signature:	Date:
Name Printed:	

Or

(Organization)

I, _____, as the authorized representative of _____ have read the paragraph regarding the "release of information" and understand the information contained therein. I hereby consent to allow the Governor's Office of Agricultural Policy to release said information described above to the entities described above and for the purpose(s) described above.

Signature:	Date:
Name Printed, Title:	Organization:

Project Application

Please answer the following questions on a separate sheet of paper. Be sure to include section headings. Attach cover page and other appropriate documentation to this application.

1. General

- 1.1 Who are the primary participants in the Project? [Participants are those groups or individuals involved in the project.]
- 1.2 Give us information on the past and present tobacco dependence of participants in this Project.
 - 1.2.1 Did you receive a Phase II check?
 - 1.2.2 Did you receive a Buyout check?
 - 1.2.3 Are you currently growing tobacco under an executed contract?
- 1.3 How many farm families will benefit directly from this project in the first year? If this is a multi-county or statewide Project, please list the counties that will benefit directly.

2. Summary of Project Objectives

- 2.1 What do you hope to accomplish with this Project?
- 2.2 How will you achieve your objectives/goals?
- 2.3 Summarize how the Agricultural Development Funds will be used.
- 2.4 What criteria will be used to measure the success of your project?

3. Project Details

- 3.1 Description of project – Please give the details of the project. Tell about the project's history, present status, and future projections.
- 3.2 Products or services – Please, give a detailed description of products or services related to this project. [What products or services will be offered? What is unique about the products or services? What will the products or services do for customers?]
- 3.3 Location – Where will the project be located and why was this location chosen?
- 3.4 Management – List the duties and responsibilities of every participant in this project. List their qualifications to perform their duties, including past experience and current occupation and attach resumé (s).
- 3.5 Record keeping – Who will do your record keeping/accounting? Do you have a plan to use your records in analyzing your project?
- 3.6 Insurance – Does your current insurance cover the components of this project? If not, what type(s) of insurance will you need?

4. Marketing

- 4.1 Target market – To whom will you attempt to sell your product/service? Identify characteristics of your customers.
- 4.2 Advertising – What types of advertising will you use? How will you tailor your advertising to your target market identified in the above section?
- 4.3 Pricing – What is your product/service price? How did you arrive at your pricing structure?

5. Financial Documents

- 5.1 Project Budget Detail– Please complete the attached *Project Budget Detail* form.
- 5.2 Cash Flow – Please provide a 2-year projected cash flow statement
- 5.3 Existing Businesses – submit last year's balance sheet and profit/loss statement

6. Supporting Documents

- 6.1 Resumés – There should be one per person mentioned in section 3.4 Management. Limit to one page each and include work history, educational background, and special skills.
- 6.2 Letter of Commitment – A letter from each project participant who is directly involved in implementing and maintaining the project. This letter should explain what role this participant plays in this project.
- 6.3 Invoices/cost estimates – For equipment purchases, please provide copies of invoices, written estimates, or catalogue pages noting price of equipment.
- 6.4 Copies of leases, contracts or other legal documents (if applicable)
- 6.5 Formal Business Plan – If you have a formal business plan, please submit a copy. This application provides the minimum requirements for a business plan. ***Requests for state funds require a formal business plan.*** Note that the business plan is the most essential portion of this application. If you need assistance with developing your business plan, then contact your area Small Business Development Center as listed in Appendix C.

Note: Staff may request additional information from the applicant.

Amount of ADF Grant/Loan Requested:	\$ -	
Amount of Match for Proposed Project:	\$ -	Source(s) of match:

Please fill in the budget chart below for your project.

Proposed Project Budget

Item	Total Amount Budgeted	ADF Portion	Other Funds (Match)	Description of Items for which Funds are Requested
TOTALS:				

Attach your Cash Flow Statement to your application. If you are required to submit a profit and loss statement, then please attach, as well.

Press Release Information Sheet

The information on this sheet may be used for public announcements, press releases, and other public information.

Local Newspaper or other media outlets you would like press releases sent
(Name, e-mail address, phone): _____

Applicant: _____

Contact Person: _____

Address: _____

Telephone: _____

Title of Project: _____

Project Co-Sponsor(s): _____

Project Start Date: _____ Project Completion Date: _____

Total funds requested from the Agricultural Development Fund: _____

Total project budget: _____

Brief summary of the project, product or process and proposed commercialization efforts:

What will the grant funds be used for? _____

Name and Title (type or print): _____

☐ Add me to e-mail distribution list (provide e-mail above)

Signature: _____

Date: _____

PROPOSAL GUIDELINES

Proposal Approval

1. Prior to submitting an application, applicants are advised to review **Guiding Principles for Board Investment** (Appendix A).
2. **Prior funded projects have possessed the ability to positively affect the economic status of farmers and the targeted agricultural community.** All applicants must demonstrate the following:
 - a. Economic/commercial viability and feasibility of the proposed project
 - b. Project will be self-sustaining within a reasonable period of time
 - c. Project will have a significant impact on farm income, will have high potential for growth and will have potential to include more farmers in the future
3. The level of applicant contribution should be demonstrated in the budget worksheet and with any appropriate supporting documents. **The proportion of applicant contribution to the total project cost is an important factor in the evaluation of project proposals.**
 - a. *A minimum contribution of 50% of the total project costs shall be required of all proposals. Preference is for cash contributions. Sources of cash acceptable for match include: other state or federal funds, grants, owner equity capital, or borrowed funds secured with owner equity capital.*
 - b. Other applicant contributions can include in-kind contributions of new equipment, new facilities or other substantive new investments related directly to the proposed project. ("New" means purchased or donated within the last 12 months, specifically for this project.)
 - c. The Agricultural Development Board (ADB) requires a minimum of 50% total cost-share as demonstrated in the application. Each county council reserves the right to impose stricter cost-share requirements.
4. Please make sure that you follow all of the directions and guidelines contained in this application packet. Incomplete proposals take longer to process and may cause unnecessary delays in decision-making on the proposal.
 - a. Make sure you answer all questions and complete the cover page.
 - b. Do not include extra materials with your proposal.
(brochures, articles, videos, etc.)
 - c. Submit all parts of the proposal together.
 - d. Submit the original and 15 copies.
 - e. If you are unsure about a rule please contact the Agricultural Development Board staff for help. Contact information is listed on page ii.
5. Applicants requesting County Phase I Funds will reveal, as part of the application, the names of any County Agricultural Development Council members who may benefit from the funding of the proposed project.

Project Administration

1. ADB will enter into an agreement with each recipient of funds. A draft of the agreement will be sent to the recipient upon approval of the project from the Kentucky Agricultural Development Board (Board). The agreement will include the terms and conditions approved by the Board.
2. The agreements require recipients to provide the Board with status reports in the following increments:
 - a. For all projects, quarterly or semi-annual reports indicating levels of funds expended and activities funded will be provided to the ADB;
 - b. For all projects, a final report will be provided to the ADB after the project completion date as defined in each agreement.
3. Reporting requirements will include:
 - a. A detailed accounting of the use of all funds;
 - b. Performance results based upon the specific activities noted in the agreement.

Funding Process

Once your project has been approved your Area Project Analyst will notify you to indicate the date of approval, amount of funding, and confirm the terms of the project approved by the Board at the Agricultural Development Board Meeting. Your Project Analyst and Agricultural Development Board legal counsel will then draft an agreement and send it to your organization for review.

If the agreement is acceptable, you will be requested to have an individual authorized for the organization to sign the agreement. You will also be requested to send a document indicating that the individual executing the agreement possesses the authority from the organization to sign said agreement. Typically, that document would be the by-laws of the organization which generally indicate who has the authority to sign legal documents on behalf of the organization.

Read the agreement cover letter and follow the instructions contained therein. It may contain information necessary for your funding. The following issues generally cause the most delays:

1. Make sure the organization/entity formally exists. For a corporation, formal existence would mean the filing of Articles of Incorporation and other necessary documents with the Secretary of State's office. When deciding whether to create some type of corporate type business entity, the applicant is strongly advised to seek legal counsel to address issues such as tax treatment and liability. While it is fairly easy to draft and file basic corporate papers, understanding the ramifications of said filing and implementing the proper procedures necessary to protect the corporate status can be complicated.
2. If a corporate entity applied, make sure your organization is registered in "Good Standing" with the Kentucky Secretary of State's Office as a legal entity for conducting business in Kentucky.

Organizations in "Bad Standing," must correct the rating before funds can be disbursed. Generally, filing paperwork and paying a small fee can correct this.

3. Subsequent disbursements will be dependent upon up-to-date reporting of both model and non-model projects administered by an entity.

Any required or requested information should be sent to the address below:

*Governor's Office of Agricultural Policy
404 Ann Street
Frankfort, KY 40601*

Please call (502) 564-4627 or email your area's Project Analyst with any questions.



Guiding Principles for Board Investment

The Board is committed to the goals and priorities of *Kentucky's Long-term Plan for Agricultural Development*. Projects and programs that advance these goals and priorities will be its top priority.

The Board proposes the following statements for the purpose of precipitating discussion of ways the Board can accomplish its goal of expanding the economic base of agriculture in Kentucky.

1. Kentucky should follow the following investment philosophy:

The Kentucky Agricultural Development Board will invest monies from the Kentucky Agricultural Development Fund in innovative proposals that increase net farm income and effect tobacco farmers, tobacco-impacted communities, and agriculture across the state through stimulating markets for Kentucky agricultural products, finding new ways to add value to Kentucky agricultural products, and exploring new opportunities for Kentucky farms and farm products.

2. The Board must view its options and actions over the long run and cannot solve all the problems or take advantage of all opportunities.
3. The Board should invest in programs on a pilot basis to prove or disprove the advisability of promoting a particular program statewide.
4. The Board should focus on facilitating success in areas with the potential to reach the most farmers.
5. Pilot programs should be large enough to be commercially viable. The emphasis must be on doing what we do well and be limited to a certain geographical area of the state, until they are proven viable, and then expanded to all the state as funds become available.
6. The Board believes that clusters of a particular type of activity, large enough to be economically viable and support the infrastructure necessary for the success of the program, offer the best opportunity to develop new or better self-sustaining agricultural activity.
7. The Board believes that farmer-owned agri-businesses may be an important vehicle to promote and sustain new and/or improved farm activity.
8. The Board will consider proposals submitted by individuals that have high potential for growth and potential to include other farmers in the future.
9. An emphasis for county programs should be the support of on-farm investment in Board program areas.
10. The object of the Board is to develop self-sustaining programs; therefore, the Board will not support long-term subsidy of production.
11. The Board prefers capital investments. However, it believes that processing, storing and marketing new products is the area where the farmer needs a substantial amount of help

on a start-up basis, but business plans must provide for the eventual elimination of assistance in these areas.

12. The Board will consider proposals to enhance existing farm enterprises, the production of new farm products, development of new markets, expansion of existing markets, and any other areas identified by a member or members of the Board as having potential for growth.
13. The Board should define as a priority the development of agriculture businesses and agricultural entrepreneurship, including continuing support of the Kentucky Center for Agriculture and Rural Development.
14. The Board should define as a priority the development of agriculture businesses and agricultural entrepreneurship, including support of agriculture entrepreneurship programs as stipulated in KRS 248.717.
15. The Board will seek programs to enhance the viability of young farmers and part-time farmers in agriculture.

Appendix B: Proposal Writing Tips

Please type or print **clearly**. Remember that each Board/Council reviewer has to read dozens of proposals. They volunteer their time and will probably read your proposal after their working hours are over.

- **Develop clear goals.** Whether you conducting a marketing project or doing something no one's even thought of yet, **simple and clear goals** let the Board know **WHAT** your goal is. Then--as they read your application--they can see **HOW** you are going to reach your goal.
- **Plan ahead on how to accomplish your project.** Think about the details before you fill out the proposal. This helps you and also lets the Board know that you have thought through all the steps of your project. Communicate a clear action plan.
- **Measure your results.** Chances are you are going to measure something. Make sure that what you are measuring will give you the information you need to tell if you have accomplished your objectives.
- **Timing is everything.** Let the Board know **WHEN** you will be doing the things you plan to do. A **detailed** timetable lets them know that you have given this work some thought and that you have a clear idea of the time it will take.
- **Choose cooperators/participants to complement your skills.** When you enlist the cooperation of people who have expertise in areas that you don't--research, marketing, outreach, whatever--they'll help you make your project better and increase your chances of receiving funding. **Pick your cooperators carefully, and make sure each one has the skills you need for your project to be a success.**
- **Develop a clear outreach plan** to share what you learn from your project. Outreach activities can include field days, workshops, publications or any method to get the results of your project to people who can use those results to benefit more farmers.
- **Develop a realistic budget.** Carefully itemize your expenses on the budget worksheet and enter your sub-totals for funds requested. Do this for each year funds are requested. Round the cents to the nearest dollar.

Appendix C: Listing of Area SBDCs and Counties Served (Updated: March 2007)

Ashland SBDC <i>Kimberly Jenkins, Director</i> 1645 Winchester Avenue, 2 nd Floor Ashland, KY 41105-0830	606-329-8011	COUNTIES: Boyd Carter Elliott Greenup Lawrence
Bowling Green SBDC <i>Rick Horn, Director</i> Western Kentucky University Vanmeter Room 203 One Big Red Way Bowling Green, KY 42101	270-745-1905	COUNTIES: Allen Barren Butler Cumberland Edmonson Hart Logan Metcalf Monroe Simpson Warren
Eastern Kentucky Univ. SBDC <i>Kathy Moats, Director</i> 675 Monticello Street, Suite A Somerset, KY 42501 Toll Free 877-358-7232	606-678-3042	COUNTIES: Adair Casey Clinton Estill Garrard Jackson Laurel Lincoln Madison McCreary Pulaski Rockcastle Russell Wayne Whitley
Elizabethtown SBDC <i>Patricia Krausman, Director</i> 1105 Juliana Court, Suite #6 Elizabethtown, KY 42701	270-765-6737	COUNTIES: Breckinridge Grayson Green Hardin Larue Marion Meade Nelson Taylor Washington
Greater Louisville SBDC <i>Kathleen Hoyer, Director</i> 123 East Main Street Louisville, KY 40202 Toll-free 888-475-7232 http://www.louisvillesmallbiz.org/	502-625-0145	COUNTIES: Bullitt Carroll Henry Jefferson Oldham Owen Shelby Spencer Trimble
Hopkinsville SBDC <i>Roy Keller, Director</i> Murray State University 2800 Ft. Campbell Boulevard Hopkinsville, KY 42240	270-886-8666	COUNTIES: Caldwell Christian Crittenden Hopkins Livingston Lyon Muhlenberg Todd Trigg
Lexington Area SBDC <i>Shirley Mack, Director</i> 4th Floor - Central Library 140 E. Main Street Lexington, KY 40507	859-257-7666	COUNTIES Anderson Bourbon Boyle Clark Fayette Franklin Harrison Jessamine Mercer Nicholas Powell Scott Woodford
Morehead SBDC <i>Ollie Floyd, Director</i> Morehead State University 203 Combs Building Morehead, KY 40351 http://www.morehead-st.edu/sbdc/	606-783-2895	COUNTIES: Bath Bracken Fleming Lewis Mason Menifee Montgomery Morgan Robertson Rowan

Northern KY SBDC <i>Tom Burke, Director</i> Northern KY University 305 Johns Hill Road Highland Heights, KY 41076 http://www.nku.edu/~sbdc/	859-442-4281	COUNTIES: Boone Campbell Gallatin	Grant Kenton Pendleton
Owensboro SBDC <i>Mickey Johnson, District Director</i> 3860 U.S. Highway 60 West Owensboro, KY 42301	270-926-8085	COUNTIES: Daviess Hancock Henderson	McLean Ohio Union Webster
Paintsville SBDC <i>Mike Morley, District Director</i> 120 Scott Perry Drive Paintsville, KY 41240	606-788-6007	COUNTIES: Breathitt Floyd Johnson Knott	Lee Magoffin Martin Owsley Pike Wolfe
Pikeville SBDC <i>Mike Morley, District Director</i> 3455 N. Mayo Trail, Suite 4 Pikeville, KY 41501	606-432-5848	COUNTIES: Breathitt Floyd Johnson Knott	Lee Magoffin Martin Owsley Pike Wolfe
Southeast SBDC <i>Sam Coleman, Director</i> Southeast CC – Bell County Campus 1300 Chichester Avenue Middlesboro, KY 40965-2265	606-248-0563	COUNTIES: Bell Clay Harlan	Knox Leslie Letcher Perry
West Kentucky SBDC <i>Rosemary Miller, Director</i> Murray State University Business Building South, Room 253 Murray, KY 42071-3314	270-809-2856	COUNTIES: Ballard Calloway Carlisle Fulton	Graves Hickman Marshall McCracken
<i>Thomas Hales, Director</i> Murray State Univ – Paducah SBDC 401 Kentucky Avenue Paducah, KY 42003-1551	270-443-2783		

Statewide toll free number 888-475-SBDC